



COMMONWEALTH OF VIRGINIA

DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

SARA REDDING WILSON
DIRECTOR

James Monroe Building
101 N. 14th Street
Richmond, Virginia 23219

February 25, 2005

Dear Commonwealth of Virginia Employee:

Recently you received information about the importance of planning for potential long term care insurance needs through Governor Warner's *Own Your Future- Virginia* campaign. The Commonwealth of Virginia's employee benefits include a voluntary Long Term Care Insurance Plan, underwritten by Aetna Life Insurance Company.

As you may know, Long Term Care Insurance is a beneficial financial planning and asset protection tool that can help you and your family in times of need. This benefit covers custodial care expenses by paying for home health care, adult day care, assisted living and nursing facility costs should you suffer a disabling accident or illness or severe cognitive impairment.

Plan Eligibility

If you are an eligible employee who is actively at work, this important coverage is available to you and your extended family: spouse, parents, and parents-in-law. Eligible retirees and their spouses can also apply for this coverage.

As an active employee, you do not have to provide evidence of good health if you enroll during the **special enrollment period held March 14 – April 8, 2005**. However, eligible family members must provide evidence of good health. If you are already enrolled in this Long Term Care Insurance Plan, you will receive additional information about your option to increase your coverage. The effective date for any changes you make will be June 1, 2005.

For More Information

- Visit the LTC Web site at: www.aetna.com/group/commonwealthva
- Visit the DHRM Web site: www.dhrm.virginia.gov
- Call to speak with an LTC Specialist, toll-free, at **1-877-894-2470**, Monday through Friday, 8 a.m. to 8 p.m., Eastern Time
- Attend one of the **information video conferences**:
 - March 7 2 – 4 p.m.
 - March 30 2 – 4 p.m.

Please see the attached flyer and contact sheet for additional information.

Whether or not you decide to enroll, we encourage you to share this information with your family since this is a great opportunity for them to enroll in a quality plan at affordable group rates.

Sincerely,

Mary Habel
Director, Office of Health Benefits

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